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## ABSTRACT

A method permits a user to conduct a charged transaction utilizing a charge terminal of an electronic transaction system, the charge card terminal being configured to interface with a charge card for the purpose of conducting the charge card transaction. A merchant card is provided to a merchant where the charge card transaction is to be conducted. A charge card terminal at the merchant accepts the merchant card and a pin number or cellular phone number from the user conducting the charge card transaction. The phone number or pin number of the customer causes a call to be placed to a cellular phone of a person required to authorize the charge card transaction.

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